

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In Re:	Case No.:	<u>20-16112</u>
Bilyard, Cheri L.	Chapter:	<u>7</u>
	Judge:	<u>KCF</u>

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**NOTICE OF PROPOSED ABANDONMENT**

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Daniel E. Straffi, Trustee in this case proposes to abandon property of the estate described below as being of inconsequential value. If you object to the abandonment, you must file a written objection with the Clerk of the United States Bankruptcy Court and serve it on the party named below not later than 7 days before the hearing date.

Address of the Clerk: 402 East State Street  
Trenton, NJ 08608

If an objection is filed, a hearing will be held before the Honorable Kathryn C. Ferguson on August 18, 2020 at 10:00 a.m. at the United States Bankruptcy Court, Courtroom no. 2. (Hearing date must be at least 28 days from the date of this notice). If no objection is filed, the abandonment shall take effect on entry by the clerk of a Certification of No Objection.

Description and value of property: 120 Pearl Street  
Mount Holly, NJ  
FMV - +/- \$ 95,000.00

Liens on property: Midland Mortgage- \$ 81,740.43  
  
Plus 10% Estimated Costs of Sale

Amount of equity claimed as exempt: \$ -0- Debtor has additional exemptions to claim that would exceed any equity in the property.

Objections must be served on, and requests for additional information directed to:

Name: Daniel E. Straffi, Esq.  
Address: 670 Commons Way Toms River, NJ 08755  
Telephone No.: 732-341-3800

## Certificate of Notice Page 2 of 3

United States Bankruptcy Court  
District of New JerseyIn re:  
Cheri L. Bilyard  
DebtorCase No. 20-16112-KCF  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf905Page 1 of 2  
Total Noticed: 24

Date Rcvd: Jul 15, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 17, 2020.

db  
518820222 #+Cheri L. Bilyard, 120 Pearl Street, Mount Holly, NJ 08060-1816  
518820222 +Citibank, Po Box 6217, Sioux Falls, SD 57117-6217  
518820221 +Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034,  
St Louis, MO 63179-0034  
518820224 +Citibank/Best Buy, Po Box 6497, Sioux Falls, SD 57117-6497  
518820223 +Citibank/Best Buy, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034,  
St Louis, MO 63179-0034  
518820228 +EnerBankUSA, 1245 E Brickyard, Salt Lake City, UT 84106-2559  
518820227 +EnerBankUSA, Attn: Bankruptcy, 1245 Brickyard Rd Ste 600, Salt Lake City, UT 84106-2562  
518820230 #+Kristen Fowler, 120 Pearl Street, Mount Holly, NJ 08060-1816  
518820232 +Midland Mortgage Co, Pob 268959, Oklahoma City, OK 73126-8959  
518820231 +Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648,  
Oklahoma City, OK 73126-0648  
518820233 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Bankruptcy Section, PO Box 245,  
Trenton, NJ 08695-0245)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 16 2020 00:54:35 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 16 2020 00:54:32 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
518820216 +E-mail/Text: ally@ebn.phinsolutions.com Jul 16 2020 00:53:37 Ally, Po Box 380901,  
Bloomington, MN 55438-0901  
518820215 +E-mail/Text: ally@ebn.phinsolutions.com Jul 16 2020 00:53:37 Ally, Attn: Bankruptcy,  
Po Box 380901, Bloomington, MN 55438-0901  
518820218 +E-mail/Text: bk@avant.com Jul 16 2020 00:54:55 Avant, 222 N. Lasalle St,  
Chicago, IL 60601-1003  
518820217 +E-mail/Text: bk@avant.com Jul 16 2020 00:54:55 Avant, Attn: Bankruptcy, Po Box 9183380,  
Chicago, IL 60691-3380  
518820220 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 16 2020 01:02:28 Capital One,  
Po Box 30281, Salt Lake City, UT 84130-0281  
518820219 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 16 2020 01:03:50 Capital One,  
Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
518820226 E-mail/Text: mrdiscen@discover.com Jul 16 2020 00:53:43 Discover Financial, Pob 15316,  
Wilmington, DE 19850  
518820225 +E-mail/Text: mrdiscen@discover.com Jul 16 2020 00:53:43 Discover Financial,  
Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025  
518820229 E-mail/Text: sbse.cio.bnc@mail@irs.gov Jul 16 2020 00:54:06 Internal Revenue Service,  
Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346  
518820234 +E-mail/PDF: gecsed@recoverycorp.com Jul 16 2020 01:03:03 Synchrony Bank/ Old Navy,  
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
518820235 +E-mail/PDF: gecsed@recoverycorp.com Jul 16 2020 01:03:45 Synchrony Bank/ Old Navy,  
Po Box 965005, Orlando, FL 32896-5005

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 17, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin  
Form ID: pdf905

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Total Noticed: 24

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 14, 2020 at the address(es) listed below:

Daniel E. Straffi bktrustee@straffilaw.com,  
G25938@notify.cincompass.com;familyclient@straffilaw.com;bktrustee@straffilaw.com;dstraffi@ecf.alexosfs.com  
Daniel E. Straffi on behalf of Trustee Daniel E. Straffi bktrustee@straffilaw.com,  
G25938@notify.cincompass.com;familyclient@straffilaw.com;bktrustee@straffilaw.com;dstraffi@ecf.alexosfs.com  
Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
Warren S. Jones, Jr. on behalf of Debtor Cheri L. Bilyard email@warrensjones.com,  
r46134@notify.bestcase.com;robert@warrensjones.com

TOTAL: 5